



/s/ Melissa Licker

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Order Filed on August 17, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re: Pranav Desai, Debtor(s)/Borrower(s).	Chapter 11 Case No. 20-23494-CMG Hearing Date: July 27, 2021 at 10:00 a.m. Judge: Christine M. Gravelle
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ORDER VACATING AUTOMATIC STAY

The relief set forth on the following pages, number two (2) through two (2) is hereby

ORDERED

DATED: August 17, 2021

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

**Honorable Christine M. Gravelle
United States Bankruptcy Judge**

Debtor: Pranav Desai
Case No.: 20-23494-CMG
Caption of Order: **ORDER VACATING AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the motion of Pentagon Federal Credit Union ("Movant") for an Order vacating the automatic stay in effect pursuant to 11 U.S.C. § 362(a) and for good cause shown for the entry of this Order, it is hereby ordered that:

1. The automatic stay in effect pursuant to 11 U.S.C. section 362(a), is hereby terminated pursuant to 11 U.S.C. §§ 362(d)(1) and (d)(2) for the lack of equity in and/or failure to make adequate protection payments on the Property as to Movant, its agents, assigns or successors in interest, so that Movant, its agents, assigns or successors in interest, may take any and all action under applicable state law to exercise its remedies against the Property, GMC Terrain VIN: 3GKALVEX2KL200127;
2. Movant that in the event this case is converted to a case under any other chapter of the U.S. Bankruptcy Code, this Order will remain in full force and effect;
3. Movant that in the event of the sale of the property, Movant shall account to the trustee or bankruptcy estate any surplus monies that may exist after the sale;
4. ~~Rule 4001(a)(3) is not applicable and Movant, its successors and/or assigns, and they may immediately enforce and implement this Order granting relief from the automatic stay.~~

In re:
Pranav Desai
Debtor

Case No. 20-23494-CMG
Chapter 11

District/off: 0312-3
Date Rcvd: Aug 17, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2021:

Recip ID	Recipient Name and Address
db	+ Pranav Desai, 10 Orchard Grove, Monroe Township, NJ 08831-2372

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Lauren Bielskie	on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov
Linda B. Alle-Murphy	on behalf of Creditor Centric Bank lalle-murphy@companycounsel.law
Melissa N. Licker	on behalf of Creditor Pentagon Federal Credit Union NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Pentagon Federal Credit Union phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Rebecca K. McDowell	on behalf of Creditor Berkshire Bank rmcdowell@slgcollect.com

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Total Noticed: 1

Robert J. Lohr, II

on behalf of Debtor Pranav Desai bob@lohrandassociates.com leslie@lohrandassociates.com

Robert L. Saldutti

on behalf of Creditor Berkshire Bank rsaldutti@saldutticollect.com lmarciano@saldutticollect.com; kcollins@slgcollect.com

U.S. Trustee

USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 9